

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tiffany Brown
 Debtor

Case No. 15-15725-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db
 13581908 +Tiffany Brown, 335 Hampden Road, Upper Darby, PA 19082-4008
 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 13661683 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
 Los Angeles, CA 90051-5478
 13589189 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13641804 Navient Solutions, Inc., Department of Education Loan Services, PO BOX 9635,
 Wilkes-Barre, PA 18773-9635
 13696365 +U.S BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PEN, PHFA Loan Servicing Division,
 211 North Front Street, Harrisburg, PA 17101-1466

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Sep 23 2017 01:07:53 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2017 01:07:12
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 23 2017 01:07:28 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13581856 EDI: AIS.COM Sep 23 2017 00:58:00 American InfoSource LP as agent for, Spot Loan,
 PO Box 248838, Oklahoma City, OK 73124-8838

13664529 EDI: RESURGENT.COM Sep 23 2017 00:58:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13633709 +E-mail/Text: bncmail@w-legal.com Sep 23 2017 01:07:20 COMENITY CAPITAL BANK,

13617819 C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

EDI: NAVIENTFKASMGUAR.COM Sep 23 2017 00:58:00 Navient Solutions Inc. on behalf of USAF,
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430

13665898 E-mail/Text: blegal@phfa.org Sep 23 2017 01:07:16 PHFA/HEMAP, 211 NORTH FRONT ST,
 PO BOX 8029, HARRISBURG, PA 17105

13630760 EDI: PRA.COM Sep 23 2017 00:58:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S BANK NATIONAL ASSOCIATION, et. al.
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 LEON P. HALLER on behalf of Creditor U.S BANK NATIONAL ASSOCIATION, et. al. lhaller@pkh.com,
 dmaurer@pkh.com;mgutshall@pkh.com
 POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 STEPHEN MATTHEW DUNNE on behalf of Debtor Tiffany Brown bestcasestephen@gmail.com
 STEPHEN MATTHEW DUNNE on behalf of Plaintiff Tiffany Brown bestcasestephen@gmail.com
 THOMAS I. PULEO on behalf of Creditor U.S BANK NATIONAL ASSOCIATION, et. al.
 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Tiffany Brown</u>	Social Security number or ITIN	xxx-xx-5657
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-15725-sr			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tiffany Brown

9/21/17

By the court: Stephen Raslavich
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.